

Certificate Number: 03621-NJ-DE-036298831

Bankruptcy Case Number: 21-18531



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 31, 2022, at 1:53 o'clock PM EST, Cathy M Beaver completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: January 31, 2022 By: /s/Kenslande Jeanbart

Name: Kenslande Jeanbart

Title: Credit Counselor